



IOOF

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Super stapling employer guide

Making contributions to new employees

Step 1. Superannuation standard choice form

Provide your new employee with the Superannuation standard choice form. Employees can elect to join the employer's default fund (IOOF Employer Super), or have contributions made into their other existing choice fund if they have one.

Employers are required to provide this form to employees, but completion of this form is optional for employees.

Has your new employee chosen a super fund?*	
Yes – Simply make contributions to the chosen fund no further action is required	No – See Step 2 below

* Employers can offer choice of fund electronically via email confirmation or their digital onboarding process.

Step 2 (if required). Identify your employee's stapled fund

If the new employee doesn't choose a super fund, employers are required to make contributions to the employee's 'stapled' super fund (if they have one).

A stapled fund is usually the super fund which received the employee's most recent contribution (other rules apply – see 'What is a stapled fund' in the FAQs below for more information).

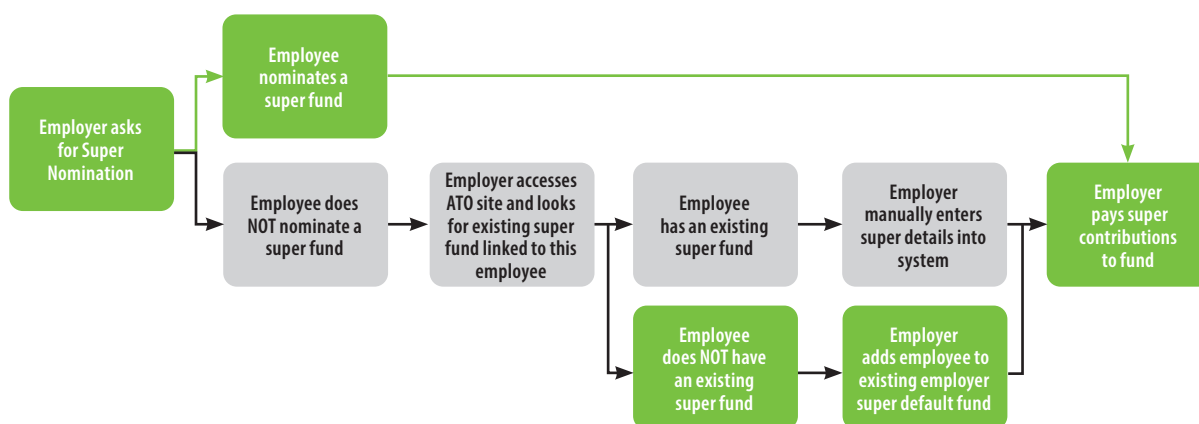
The ATO is responsible for identifying an employee's stapled super account and provide employers with the required account information to contribute to that fund.

To search for an employee's 'stapled' super fund, or determine if they have one:

- 1 Log in to the ATO Services website and search for the employee using their payroll information.
- 2 The ATO portal will provide details of the employee's stapled fund (if they have one)
- 3 Make future contributions to:
 - the employee's 'stapled' fund provided by the ATO, **or**
 - the employer's default fund (IOOF Employer Super) if the employee doesn't have a 'stapled' fund and they haven't chosen a super fund.

Following completion of the Step(s) above, employers can contribute through their normal contributions method (eg clearing house, etc).

Stapling process



Stapling – Employer FAQs

What is superannuation stapling?

Under superannuation stapling rules effective 1 November 2021, an employee's 'stapled' super fund effectively follows them to their new job (see 'What is a stapled fund?' below).

Employees still have the option to join their employer's default super fund when they commence employment. However, employees will need to make a choice (eg by completing the [Superannuation standard choice form](#) or electronically – if an option).

What is a stapled fund?

The ATO is responsible for identifying an individual's stapled fund. The legislation provides specific requirements of what classifies as a stapled fund. In general, a stapled fund is the super fund which received an individual's most recent super contribution.

Other rules determine stapling classification in the event a member has multiple accounts and where the most recent contribution is not easily classified. These rules consider factors such as account balance and attributes about the 'active' status of the account (known as 'tie breaker' rules).

What do employers need to do for new employees?

Employers are still required to provide employees with a standard choice form within 28 days of commencement, but completion of this form remains optional for employees. If employees submit this form, employers can simply make contributions to the fund listed on that form (either the member's own choice of fund, or the employer's default fund, eg [IOOF Employer Super](#)).

If the employee doesn't complete the standard choice form or give notification of their chosen fund, employers are required to make contributions to the employee's stapled super fund if they have one (see below).

How do employers find new employees' stapled fund?

Employers are required to request stapled super fund details via [ATO Online Services](#). The ATO is responsible to identify an individual's stapled fund and provide that information through the ATO Online Services portal (see link above).

To find the employee's stapled fund in the ATO portal, employers will need to search for the new employee using the payroll information provided.

Once submitted, the ATO portal will include the individual's fund name (and related information), member number, stapling status, and other information required to make contributions to that fund.

What happens if a new employee doesn't have a stapled fund?

For new employees who don't have a stapled super fund (ie they're new to the workforce) and they haven't chosen a super fund, employers can establish a new account for the employee.

Employers can establish a new account through their existing default super fund joining process (eg through [IOOF's Transact Contribution Service](#), or by completing a [New Member Notification form](#)).

Can an employee join the employer's default fund instead of having contributions made to their stapled fund?

Yes. Employees who wish to join their employer's default fund can still join even if they have a stapled fund. Employees can join their employer's default fund by completing the Superannuation standard choice form and selecting 'Join my employer's default fund', or electronically through the employer's onboarding system (if available).

Who do I speak with if I need more information?

Please speak with our [Client Relationship team](#) or visit [ATO Online Services](#).